

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19–24097–MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carl Gaynor  
aka Carl Ellis Gaynor Jr.  
1109 Hope Rd  
Tinton Falls, NJ 07712–3125

Social Security No.:  
xxx–xx–8806

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on July 20, 2019 and a confirmation hearing on such Plan has been scheduled for November 5, 2019.

The debtor filed a Modified Plan on November 4, 2019 and a confirmation hearing on the Modified Plan is scheduled for January 8, 2020 @ 10:00. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: November 6, 2019  
JAN: wdr

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Carl Gaynor  
 Debtor

Case No. 19-24097-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 186

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Nov 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2019.

db  
 518362627 Carl Gaynor, 1109 Hope Rd, Tinton Falls, NJ 07712-3125  
 518428703 AMERICAN HEART ASSOCIATION PC, PO Box 1207, Neptune, NJ 07754-1207  
 518362630 CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011  
 518362632 CREDIT FIRST NATL ASSOC, PO Box 81315, Cleveland, OH 44181-0315  
 518362632 FEDLOAN SERVICING, PO Box 60610, Harrisburg, PA 17106-0610  
 518362633 Firestone, PO Box 81307, Cleveland, OH 44181-0307  
 518362634 +FLAGSTAR BANK, PO BOX 660263, Dallas, TX 75266-0263  
 518362631 Federal Loan Servicing Credit, PO Box 60610, Harrisburg, PA 17106-0610  
 518488327 Lakeview Loan Servicing, LLC, Flagstar Bank, 5151 Corporate Dr,  
 Troy, Michigan 48098-2639  
 518362637 New Jersey Division of Taxation, 50 Barrack St Fl 9, Trenton, NJ 08608-2006  
 518446971 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy,  
 Trenton, NJ 08695-0272)  
 518362642 Toyota Financial Services, PO Box 9786, Cedar Rapids, IA 52409-0004  
 518432108 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 518362643 US DEPARTMENT OF EDUCATION, 3130 Fairview Park Dr Ste 800, Falls Church, VA 22042-4566

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 06 2019 23:53:31 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 06 2019 23:53:28 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518362628 +E-mail/Text: g20956@att.com Nov 06 2019 23:54:00 AT&T, 208 S Akard St,  
 Dallas, TX 75202-4206  
 518362629 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 07 2019 00:06:27 Capital One,  
 PO Box 30281, Salt Lake City, UT 84130-0281  
 518379688 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 07 2019 00:06:54  
 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 518471036 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 07 2019 00:06:54 Directv, LLC,  
 Office of American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 518362635 E-mail/Text: cio.bncmail@irs.gov Nov 06 2019 23:52:55 Internal Revenue Service,  
 310 Lowell St Stop 360, Andover, MA 01810-5430  
 518362638 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 07 2019 00:19:07  
 PORTFOLIO RECOVERY, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952  
 518458450 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 07 2019 00:19:18  
 Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541  
 518362639 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 07 2019 00:06:32  
 Portfolio Recovery Association, Riverside Commence Center, 120 Corporate Blvd Ste 100,  
 Norfolk, VA 23502-4952  
 518362640 E-mail/PDF: gecsedirecoverycorp.com Nov 07 2019 00:07:16 SYNC B/Amazon, PO Box 965036,  
 Orlando, FL 32896-5036  
 518362641 E-mail/PDF: gecsedirecoverycorp.com Nov 07 2019 00:07:11 SYNC B/Walmart, PO Box 965036,  
 Orlando, FL 32896-5036  
 518362673 +E-mail/PDF: gecsedirecoverycorp.com Nov 07 2019 00:07:12 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 518362636\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 08, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 186

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Nov 06, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Douglas J. McDonough on behalf of Creditor Lakeview Loan Servicing, LLC DMcDonough@flwlaw.com  
Edward Hanratty on behalf of Debtor Carl Gaynor  
thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6